

99051063 - D.C.

RECORDATION REQUESTED BY:

COMSTOCK BANK
PO BOX 7610
RENO, NV 89510-7610

WHEN RECORDED MAIL TO:

COMSTOCK BANK
PO BOX 7610
RENO, NV 89510-7610

SEND TAX NOTICES TO:

MARK C. NEUFFER and SUSAN L. NEUFFER
290 ALLERMAN LANE
GARDNERVILLE, NV 89410

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED MAY 11, 1999, BETWEEN MARK C. NEUFFER and SUSAN L. NEUFFER, husband and wife as joint tenants (referred to below as "Grantor"), whose address is 290 ALLERMAN LANE, GARDNERVILLE, NV 89410; and COMSTOCK BANK (referred to below as "Lender"), whose address is PO BOX 7610, RENO, NV 89510-7610.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated October 28, 1994 (the "Deed of Trust") recorded in DOUGLAS County, State of Nevada as follows:

a Revolving Credit Deed of Trust Security Agreement and Assignment of Rents dated October 28, 1994, filed in the Recorder's Office of Douglas County on November 7, 1994 as Document No. 350187, as amended by a Notice of Further Advance and Modification of Deed of Trust dated and recorded August 18, 1995 as Document No. 368667, and an additional Notice of Further Advance and Modification of Deed of Trust dated August 21, 1996 and recorded on August 22, 1996 as Document No. 394819.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property (the "Real Property") recorded in DOUGLAS County, State of Nevada:

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE MADE A PART THEREOF

The Real Property or its address is commonly known as **290 ALLERMAN LANE, GARDNERVILLE, NV 89502.** The Real Property tax identification number is APN: 19-060-66.

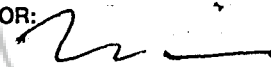
MODIFICATION. Grantor and Lender hereby modify the Deed of Trust as follows:


As of the date of this Modification, the principal balance of the loan is hereby increased by One Hundred Fifty Thousand and No/100 Dollars (\$150,000.00), from One Hundred Thousand and No/100 Dollars (\$100,000.00) to Two Hundred Fifty Thousand and No/100 Dollars (\$250,000.00). In addition, the address of the subject property is noted as being changed from 278 Allerman Lane to 290 Allerman Lane.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification but also to all such subsequent actions.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X 
MARK C. NEUFFER

X 
SUSAN L. NEUFFER

LENDER:

COMSTOCK BANK

By: 
Authorized Officer

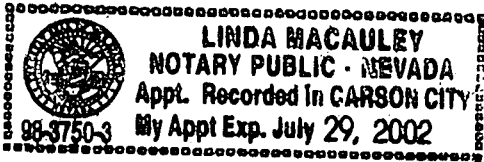
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Nevada)
) SS
COUNTY OF Carson)

This instrument was acknowledged before me on May 18 1999 by MARK C. NEUFFER and SUSAN L. NEUFFER.



(Seal, if any)

Linda Macauley
(Signature of notarial officer)
Notary Public in and for State of Nevada

LENDER ACKNOWLEDGMENT

STATE OF NEVADA)
) SS
COUNTY OF Carson)

This instrument was acknowledged before me on MAY 13, 1999 by Kevin Elder as designated agent of COMSTOCK BANK.



(Seal, if any)

Susan Deguire
(Signature of notarial officer)
Notary Public in and for State of NEVADA

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EXHIBIT "A"

The land referred to herein is situated in the State of Nevada County of Douglas, described as follows:

All that certain, lot, piece, parcel or portion of land situate, lying and being within the Northwest 1/4 of Section 3, Township 12 North, Range 19 East, M.D.M., Douglas County, Nevada and more particularly described as follows:

Commencing at the Northeast corner of that certain 29.91 acre parcel as shown on the Record of Survey of a Lot Line Adjustment for Mike Philips, filed for record in Book 991, at Page 2100 as Document Number 260243, Official Records of Douglas county, Nevada, which point is the TRUE POINT OF BEGINNING; thence along the Easterly line of said parcel South 00°00'06" East a distance of 792.45 feet to a point on the Northerly right-of-way line of Allerman Lane; thence along said line South 70°08'32" West a distance of 525.49 feet thence leaving said line North 00°00'06" West a distance of 970.23 feet; to a point on the Northerly line of the aforesaid 29.91 acre parcel thence along said line North 89°55'00" East a distance of 494.25 feet to the TRUE POINT OF BEGINNING.

Subject to a 10.00 foot wide irrigation ditch and drainage easement over the most Southerly 10.00 feet as shown on the Parcel Map for The Estate of Duane Myron Allerman filed for record in Book 1186 at Page 711 as Document Number 144743, Official Records of Douglas County, Nevada.

Said premises more fully shown as Parcel A on that certain Record of Survey recorded June 30, 1993, as Document Number 311260.

A.P.N. 19-060-66

Together with a 50.00 foot wide private road easement shown as Allerman Lane on the parcel Map for The Estate of Duane Myron Allerman filed for record in Book 1186 at Page 711 as Document Number 144743, Official Records of Douglas County, Nevada.

REQUESTED BY
STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 MAY 21 P3:48

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LINDA SLATER
RECORDER

PAID *9.00* DEPUTY